

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Thomas L. Berardi | Social Security number or ITIN | xxx-xx-6383 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | Michelle D. Berardi | Social Security number or ITIN | xxx-xx-9708 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 18-22631-ABA | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas L. Berardi
dba TOBO, LLC

Michelle D. Berardi

4/9/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Thomas L. Berardi
 Michelle D. Berardi
 Debtors

Case No. 18-22631-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Apr 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2019.

db/jdb
 517606765 +Thomas L. Berardi, Michelle D. Berardi, 707 Linda Avenue, Blackwood, NJ 08012-2833
 +Advocare Berlin Medical Associates, 175 Berlin-Cross Keys Road, #300A,
 Berlin, NJ 08009-9263
 517606767 +CCMUA, 1645 Ferry Avenue, Camden, NJ 08104-1360
 517606768 #+Charles A. Fiore, Attorney for Pontano Paving, Inc., PO Box 525,
 Williamstown, NJ 08094-0525
 517606770 +Financial Recoveries, 200 E. Park Dr. Ste 100, Mount Laurel, NJ 08054-1297
 517606773 +J. Eric Kishbaugh, Udren Law Offices PC, 111 Woodcrest Rd, Ste 200,
 Cherry Hill, NJ 08003-3620
 517672848 Janet Rogers, 13116 Great Cacapon Road, Great Cacapon, WV 25422
 517606774 +Joseph Hassab, 101 West Centennial Drive, Medford, NJ 08055-8136
 517606775 Kohl's, PO Box 9283, Milwaukee, WI 53201
 517606776 +L VNV Funding LLC, PO Box 10584, Greenville, SC 29603-0584
 517606777 +McCrink Kehler & McCrink, Attorneys for J. Eric Kishbaugh, 475 Rte 73 North,
 West Berlin, NJ 08091-2003
 517606778 +NJ Div Of Taxation-Bankruptcy Unit, 50 Barrack Street, 9th Floor, PO Box 245,
 Trenton, NJ 08695-0245
 517606779 +NJ Division of Medical Assistance, and Health Services, 7 Quakerbridge Plaza #306,
 Trenton, NJ 08619-1241
 517606780 +Pontano Paving, Inc., 38 Edgewood Rd, Sicklerville, NJ 08081-9379
 517606764 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation,
 Compliance & Enforcement-Bankruptcy Unit, 50 Barrack St., 9th Floor, PO Box 245,
 Trenton, NJ 08695-0267)
 517606782 Sandra Ferguson, Tax Collector, Township of Gloucester, 1261 Chews Landing Road,
 Blackwood, NJ 08012
 517606783 +TOBO, LLC, 707 Linda Ave., Blackwood, NJ 08012-2833
 517606784 +TTLBL, LLC, 4747 Executive Drive, Ste 510, San Diego, CA 92121-3100
 517606785 +US Bank-Custodian for Actlien Holding, 2 Liberty Place, 50 South 16th St., Ste 1950,
 Philadelphia, PA 19102-2516
 517606786 +Washington Township Dental Associates, P, 474 Hurffville Crosskeys Rd,
 Sewell, NJ 08080-2325

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QBTHOMAS.COM Apr 10 2019 03:13:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 09 2019 23:42:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 09 2019 23:42:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517606766 +EDI: CAPITALONE.COM Apr 10 2019 03:13:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 517606772 +EDI: IIC9.COM Apr 10 2019 03:13:00 IC Sytem, Inc., Agent for Advocare Berlin,
 PO Box 64378, Saint Paul, MN 55164-0378
 517606771 +EDI: IIC9.COM Apr 10 2019 03:13:00 IC Sytem, Inc., Agent for?, PO Box 64378,
 Saint Paul, MN 55164-0378
 517606763 EDI: IRS.COM Apr 10 2019 03:13:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 517606781 +EDI: RESURGENT.COM Apr 10 2019 03:13:00 Resurgent Capital Servics, LP,
 Agent for Capital One, PO Box 1269, Greenville, SC 29602-1269
 517608086 +EDI: RMSC.COM Apr 10 2019 03:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517606769 E-mail/Text: bankruptcy.bnc@ditech.com Apr 09 2019 23:42:28 dittech, PO Box 6172,
 Rapid City, SD 57709-6172

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 30

Date Rcvd: Apr 09, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2019 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.axosfs.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com
Ira Deiches on behalf of Joint Debtor Michelle D. Berardi ideiches@deicheslaw.com
Ira Deiches on behalf of Debtor Thomas L. Berardi ideiches@deicheslaw.com
Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6